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STATE OF NEW-YORK.

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No. 187.

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IN ASSEMBLY

January 29, 1845.

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ELEVENTH ANNUAL REPORT

Of the Bowery Saving's Bank.

BOWERY SAVINGS BANK, }  
New-York, 24th Jan. 1844. }

HON. HORATIO SEYMOUR, *Speaker of Assembly* :

SIR—By order of the trustees of this Institution, I enclose their eleventh annual report, rendered in accordance with the act of incorporation, to the Legislature of this State. Permit me to request that you will communicate the same to the honorable body over which you preside.

Yours respectfully,

G. H. COGGESHALL,

*Secretary.*

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## REPORT.

Pursuant to the provisions of an Act, entitled "An Act to incorporate the Bowery Savings Bank," the Trustees beg leave to present their Eleventh Report, as follows, *viz* :—

FIRST.—That the Trustees have received, during the year, one thousand eight hundred and forty four, from eleven thousand four hundred and five Depositors, the sum of seven hundred and seventy-eight thousand one hundred and forty-four dollars, in the following manner. *viz*.

In the month of January,	received	721	Deposites, \$42,637
do February,	do	690	do 42,786
do March,	do	854	do 59,362
do April,	do	640	do 43,560
do May,	do	800	do 57,826
do June,	do	1,483	do 127,605
do July,	do	1,024	do 66,935
do August,	do	1,015	do 59,744
do September,	do	1,139	do 71,803
do October,	do	686	do 43,126
do November,	do	782	do 48,466
do December,	do	1,571	do 114,244
		<hr/>	<hr/>
		11,405	Deposites, \$778,144
		<hr/>	<hr/>

Of which number, 2,958 were new accounts.

SECOND.—That the sum of four hundred and eight thousand and sixteen dollars and nine cents has been drawn out, by five thousand four hundred and ninety-seven Depositors. Of this number, one thousand one hundred and forty have closed their accounts.

In the month of January,	paid	543	drafts,	\$36,875 01
do February,	do	462	do	34,613 47

In the month of March,	paid	423	drafts,	35,412 74
do April,	do	466	do	42,092 07
do May,	do	372	do	30,508 79
do June,	do	307	do	16,746 58
do July,	do	639	do	54,587 02
do August,	do	544	do	37,345 85
do September,	do	430	do	37,383 08
do October,	do	455	do	33,739 90
do November,	do	479	do	31,509 97
do December,	do	376	do	17,201 61
		<u>5,497</u>	<u>\$408,016 09</u>	

THIRD.—The Depositors have been classed under the following named professions and occupations, viz :

Accountants,.....	7
Actors, .....	6
Agent,.....	1
Apothecary, .....	1
Artificial flower manufacturers,.....	2
Artists, .....	2
Attorneys,.....	6
Author, .....	1
Bakers, .....	61
Barbers, .....	13
Bar keepers, .....	3
Basket makers,.....	6
Bath manufacturer,.....	1
Beadstead maker,.....	1
Beer maker, .....	1
Benevolent society,.....	1
Blacking maker, .....	1
Blacksmiths, .....	47
Blind makers,.....	3
Boarding house keepers, .....	18
Boat builders, .....	4
Boatmen,.....	11
Boiler makers, .....	4
Book binders, .....	25

Book folder, .....	1
Boot crimpers, .....	2
Boot makers, .....	14
Box maker, .....	1
Brass finishers, .....	2
Brass turner, .....	1
Brewers, .....	2
Brick layers, .....	4
Brokers, .....	7
Brush makers, .....	4
Builder, .....	1
Butchers, .....	34
Cabinet makers, .....	53
Cap makers, .....	2
Card maker, .....	1
Carpenters, .....	96
Carriage makers, .....	9
Carriage trimmer, .....	1
Carriers, .....	9
Cartmen, .....	56
Carvers, .....	9
Case maker, .....	1
Caulkers, .....	2
Chair makers, .....	4
Chandlers, .....	2
Charcoal dealers, .....	1
Chemists, .....	3
Cigar makers, .....	8
Clergymen, .....	9
Clerks, .....	109
Clock dealers, .....	2
Cloth finisher, .....	1
Clothiers, .....	7
Coach smith, .....	1
Coal dealer, .....	1
Coffee roaster, .....	1
Comb maker, .....	1
Confectioners, .....	12
Coopers, .....	17
Coppersmiths, .....	5



Cord and tassel maker, .....	1
Curriers, .....	5
Cutlers, .....	3
Dentists, .....	3
Domestics, .....	173
Druggists, .....	9
Dyers, .....	4
Editors, .....	2
Engineers, .....	15
Engravers, .....	6
Equestrians, .....	2
Farmers, .....	28
Ferryman, .....	1
Figure maker, .....	1
File smith, .....	1
Fishermen, .....	4
Founders, .....	7
Frame makers, .....	4
Fruiterers, .....	5
Furniture dealer, .....	1
Furriers, .....	5
Gardeners, .....	7
Gas worker, .....	1
Gilders, .....	6
Glass blower, .....	1
Glass cutters, .....	4
Glaziers, .....	4
Goldsmith, .....	1
Grate makers, .....	6
Grocers, .....	72
Gunsmiths, .....	2
Hackmen, .....	1
Harness maker, .....	1
Hat bleacher, .....	1
Hat block makers, .....	2
Hat pressers, .....	6
Hatters, .....	17
Hat trimmers, .....	2
Horse shoer, .....	1
Hostler, .....	1

Huckster, .....	1
Importer, .....	1
Instrument makers, .....	2
Jappanner, .....	1
Jewellers, .....	13
Joiners, .....	2
Laborers, .....	86
Lamp lighter, .....	1
Lamp makers, .....	2
Lapidary, .....	1
Last maker, .....	1
Linen drapers, .....	2
Lithographers, .....	3
Locksmiths, .....	6
Looking-glass manufacturer, .....	1
Machinists, .....	22
Manufacturers, .....	4
Marble cutters, .....	2
Marble polisher, .....	1
Market men, .....	8
Masons, .....	38
Match manufacturers, .....	2
Merchants, .....	10
Meter maker, .....	1
Milkmen, .....	15
Millers, .....	5
Milliners, .....	16
Millwright, .....	1
Morrocco dresser, .....	1
Moulders, .....	8
Mould sinker, .....	1
Musicians, .....	10
Nail cutter, .....	1
Nurses, .....	17
Oil dealer, .....	1
Oystermen, .....	9
Oysterwomen, .....	1
Packers, .....	2
Painters, .....	36
Paper hanger, .....	1

Paper maker, .....	1
Paper ruler, .....	1
Paper stainer, .....	1
Pattern makers, .....	7
Pavers, .....	5
Pedlers, .....	64
Pencil maker, .....	1
Perfumers, .....	2
Physicians, .....	14
Piano forte makers, .....	8
Pilots, .....	2
Plasterers, .....	3
Plumbers, .....	5
Pocket book maker, .....	1
Porters, .....	30
Printers, .....	38
Public officers, .....	14
Reporter, .....	1
Rigger, .....	1
Rope makers, .....	2
Saddlers, .....	10
Sail makers, .....	12
Sash maker, .....	1
Saw filers, .....	2
Sawyers, .....	7
Seamen, .....	23
Seamstresses, .....	118
Sextons, .....	2
Ship carpenters, .....	20
Ship joiners, .....	12
Shoe dealers, .....	5
Shoe makers, .....	86
Shot maker, .....	1
Silversmiths, .....	6
Slater, .....	1
Soap boilers, .....	3
Soldiers, .....	1
Stage drivers, .....	2
Starch makers, .....	2



Stationers, .....	2
Steel pen manufacturer, .....	1
Stereotyper, .....	1
Stock makers, .....	2
Stone cutters, .....	8
Store keepers, .....	36
Straw workers, .....	3
Students, .....	3
Sugar refiners, .....	5
Tailors, .....	103
Tanners, .....	5
Tavern keepers, .....	23
Teachers, .....	31
Teamster, .....	1
Tinmen, .....	17
Tobacconists, .....	3
Translator, .....	1
Trunk makers, .....	3
Turners, .....	3
Type finisher, .....	1
Type founders, .....	2
Umbrella makers, .....	7
Upholsterers, .....	16
Varnish maker, .....	1
Victuallers, .....	3
Wagoner, .....	1
Washerman, .....	1
Washerwomen, .....	9
Watch makers, .....	7
Watchman, .....	1
Weavers, .....	5
Wheelwrights, .....	7
Whitesmiths, .....	2
Whitewashers, .....	2
Depositors, in trust, .....	373
Not described, being minors, &c. ....	280

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Total, ..... 2,958

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Among the foregoing were—

Apprentices, .....	7
Colored persons, .....	36
Minors, male, .....	68
Minors, female, .....	53
Single women, .....	363
Widows, .....	196

FOURTH.—The deposits have been made in the following sums, viz:

From	\$1 to	\$5, .....	944
"	5 to	10, .....	1,422
"	10 to	20, .....	1,928
"	20 to	30, .....	1,468
"	30 to	40, .....	714
"	40 to	50, .....	1,201
"	50 to	60, .....	424
"	60 to	70, .....	281
"	70 to	80, .....	289
"	80 to	90, .....	128
"	90 to	100, .....	821
"	100 to	200, .....	1,041
"	200 to	300, .....	308
"	300 to	400, .....	195
"	400 to	500, .....	171
"	500 to	600, .....	24
"	600 to	700, .....	14
"	700 to	800, .....	11
"	800 to	900, .....	4
"	900 to	1,000, .....	15
"	1,000 to	2,000, .....	2
Total, .....			<u>11,405</u>

FIFTH.—The funds of the Institution on the first of January, 1844, amounted to, .....	\$1,057,295,32
Add amount received from depositors during the year, .....	778,144 00
Add interest received on bonds, stocks, &c., .....	56,986 43
Carried forward, .....	<u>\$</u>

Brought forward, .....	\$	
Add discount on stocks purchased, .....		560 00
		<u>\$1,892,985 75</u>
Deduct amount paid to depositors during the year, .....	\$408,016 09	
Deduct premiums and commissions on stock purchased, .....	10,086 12	
Deduct expenses paid, .....	4,703 98	
		<u>422,806 19</u>
Assets first of January, 1845, Total, .....	\$1,470,179 56	

The funds are invested in the following manner :

Loans secured by mortgage on unencumbered real estate in the cities of N. Y. and Brooklyn, \$387,715 00	
Stock, New-York city, .....	181,468 00
do New-York State, .....	300,313 16
do Ohio State, .....	130,800 00
do United States, .....	260,000 00
	<u>872,581 16</u>
Real estate, .....	500 00
Balance in Butchers' and Drovers' Bank, .....	209,383 40
	<u>\$1,470,179 56</u>

By order of the Trustees,

JAMES MILLS, *President.*

G. H. COGGESHALL, *Secretary.*

*Bowery Saving's Bank, }*  
*New-York, 8th January, 1845. }*

## TRUSTEES.

JAMES MILLS, *President*, 204 Henry-street.

GIDEON OSTRANDER, }	<i>Vice</i>	{ 8 Allen-street.
ANSON G. PHELPS, }	<i>Presidents.</i>	{ 30th street.

David Cotheal, 63 East Broadway.

Wm. Hibbard, 158 Eldridge-st.

John Wood, 181 East Broadway.

Caleb Bartlett, 125 Tenth-st.

Jos. R. Taylor, cor. Houston-st. and Bowery.

Rob't M. Hartley, 13 Twelfth-st.

William Lee, 199 Allen-st.

Nicholas Schureman, 111 Ludlow-st.

Peter Gassner, 99 Prince-st.

Edwin Townsend, cor. Bowery and Hester-st.

John Gray, 210 East Broadway.

Jared L. Moore, 112 Chatham-st.

Isaac Ward, 255 Second-st.

John W. Mersereau, 124 Fourth-st.

James Marsh, 97 East Broadway.

Enoch Dean, 130½ Bowery.

Geo. Farmer, 54 White-st.

Ephraim D. Brown, 370 Grand-st.

John A. Bunting, 227 Henry-st.

Sam'l Griffing, 308 East Broadway.

Geo. W. Betts, 434 Pearl-st.

Griffin Barker, 111 Ludlow-st.

Sam'l L. Mitchell, 19 Rutgers Place.

James B. Parsons, 138 Madison-st.

Franklin Haines, 212 Henry-st.

Reuben W. Howes, 196 East Broadway.

Micah Baldwin, 36 Park Row.

Wm. Cromwell, 253 Madison-st.

Geo. Ferguson, Jr. 23 Monroe-st.

Shepherd Deveau, 68 Forsyth-st.

Nath'l G. Bradford, 105 Allen-st.

Joseph B. Collins, 35 Mercer-st.

Albert G. Zabriskie, 530 Houston-st.

John McMenomy, 130 Bowery.

Thomas Jeremiah, 52 Stanton-st.

Robert M. Stratton, 554 Fourth-st.

Geo. D. Coggeshall, cor. Pearl and Rose sts.

Schureman Halsted, 115 Ludlow-st.

Wm. P. Miller, 181 Prince-st.

Frederick R. Lee, cor. Bowery and Stanton-sts.

GILES H. COGGESHALL, *Secretary*.

*At the Bank, 128 Bowery.*